

Fig. 1

200

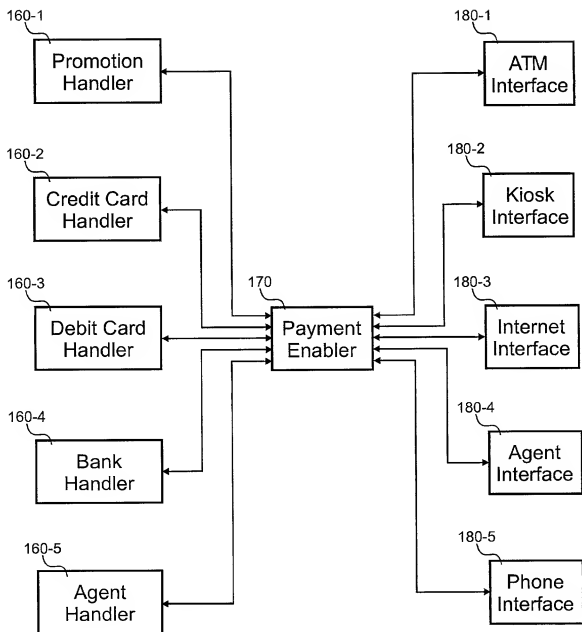


Fig. 2

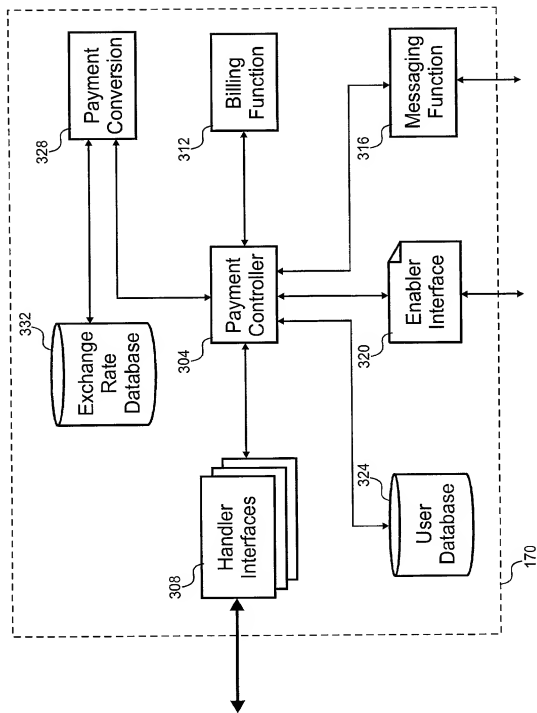


Fig. 3

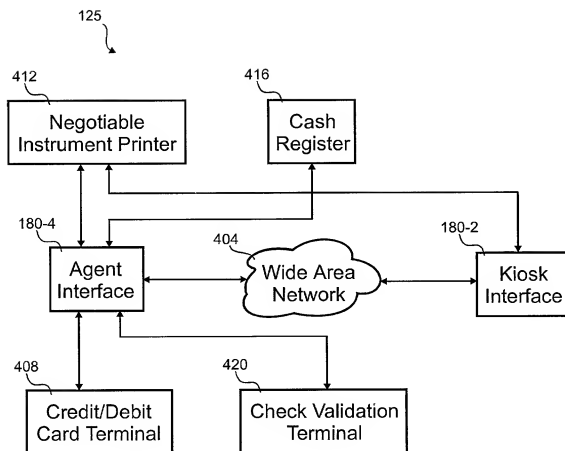


Fig. 4

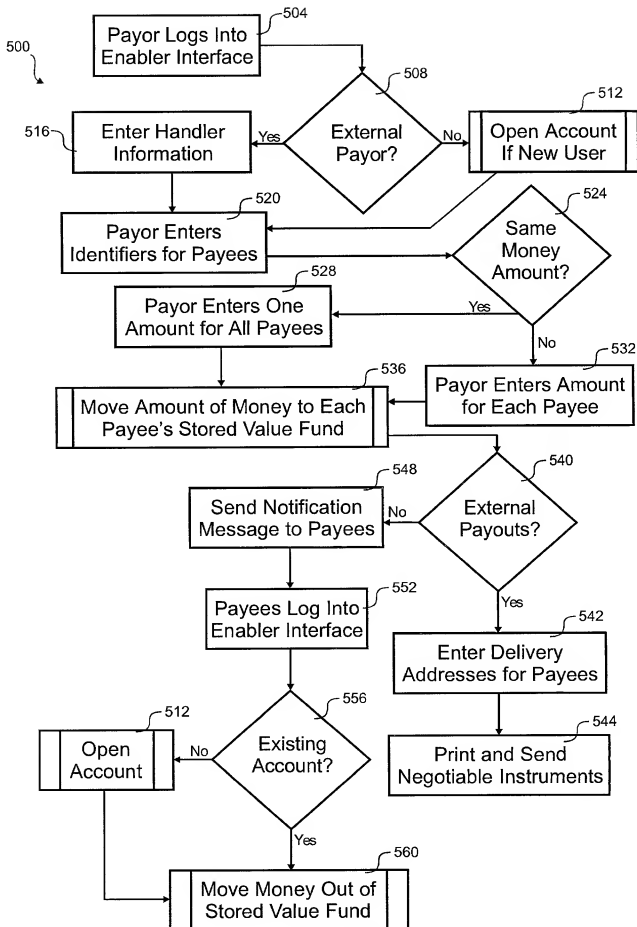


Fig. 5A

562

566
Extract Transfer Information
from Payor System570
Make Secure Connection
to Payment Enabler574
Send Transfer
Information536
Move Amount of Money to Each
Payee's Stored Value Fund548
Send Notification
Message to Payees552
Payees Log Into
Enabler Interface512
Open
Account556
Existing
Account?560
Move Money Out of
Stored Value Fund504
Payor Logs Into
Enabler Interface582
Select Transfer
Information File584
Send Transfer
Information File588
Confirm & Check
Transfer Information540
External
Payouts?

No

Yes

542
Enter Delivery
Addresses for Payees544
Print and Send
Negotiable Instruments

Fig. 5B

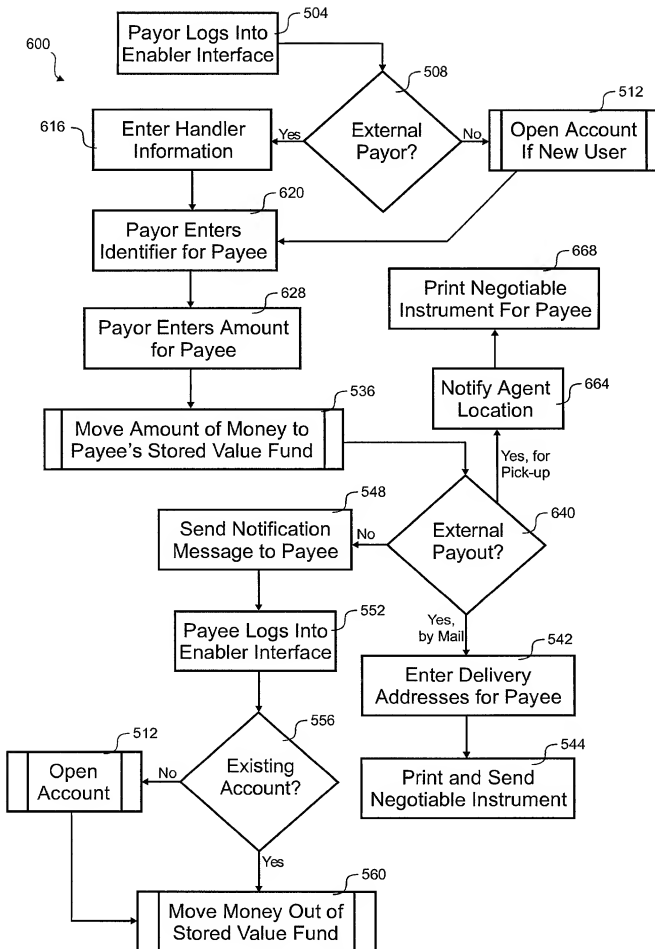


Fig. 6A

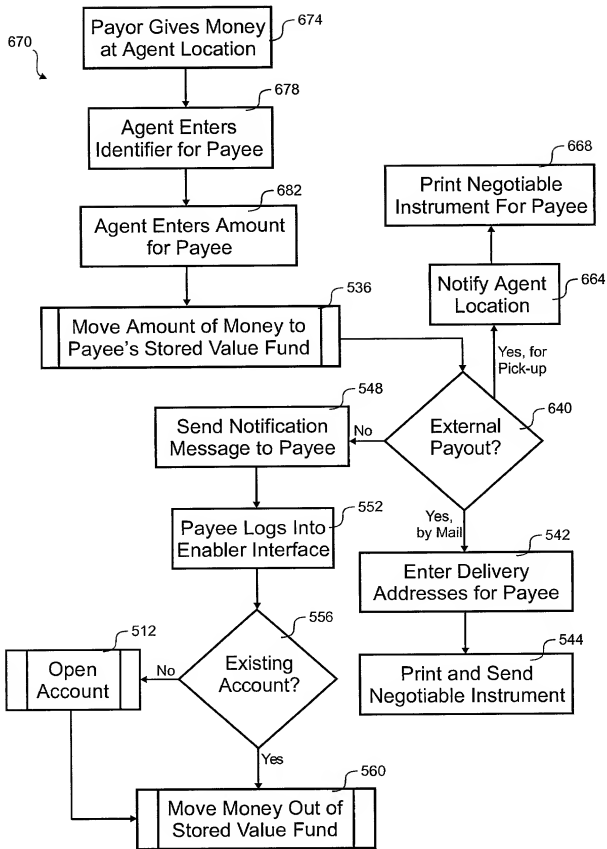


Fig. 6B

512

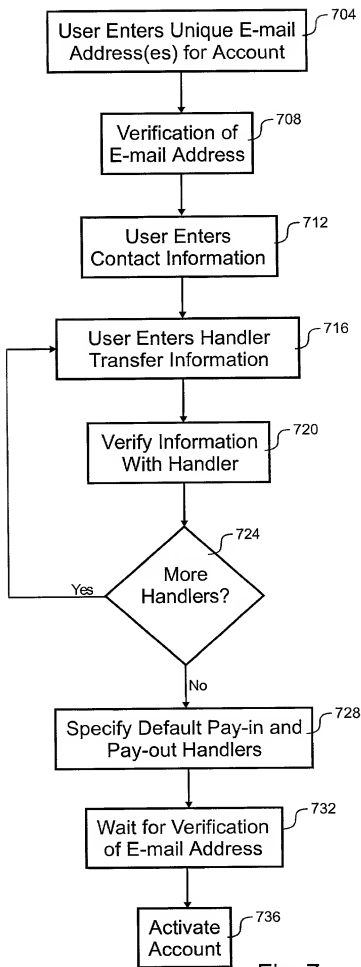


Fig. 7

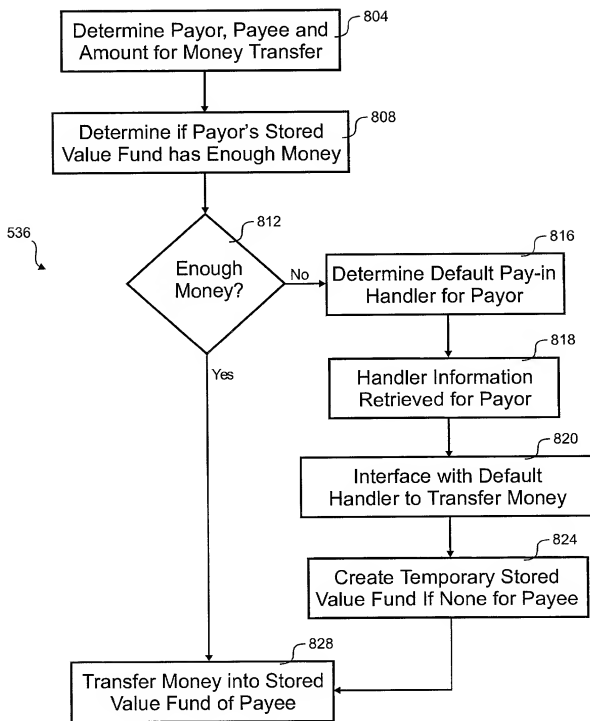


Fig. 8

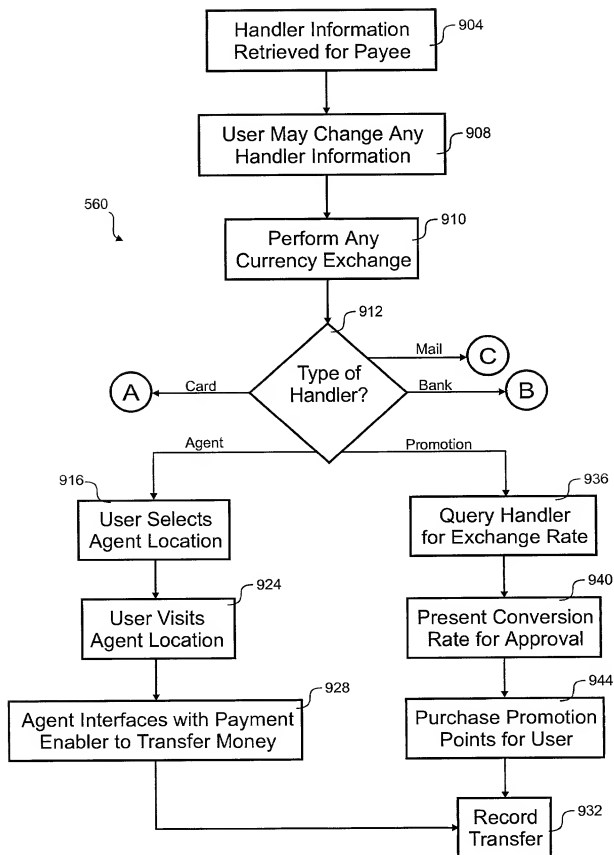


Fig. 9A

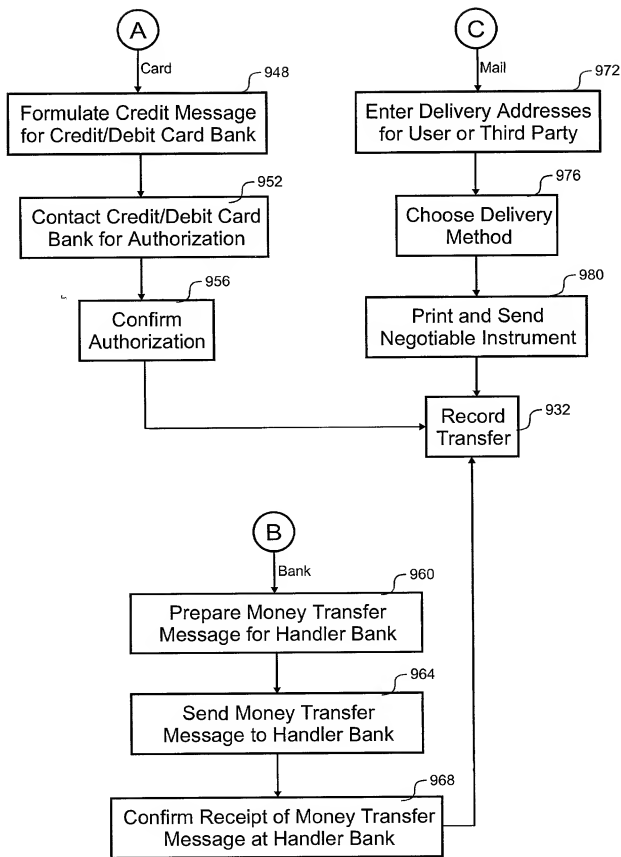


Fig. 9B

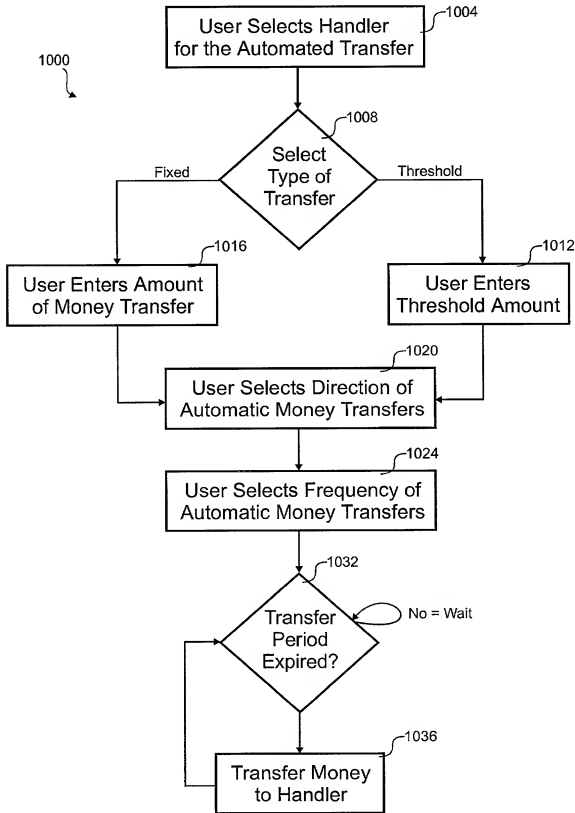


Fig. 10

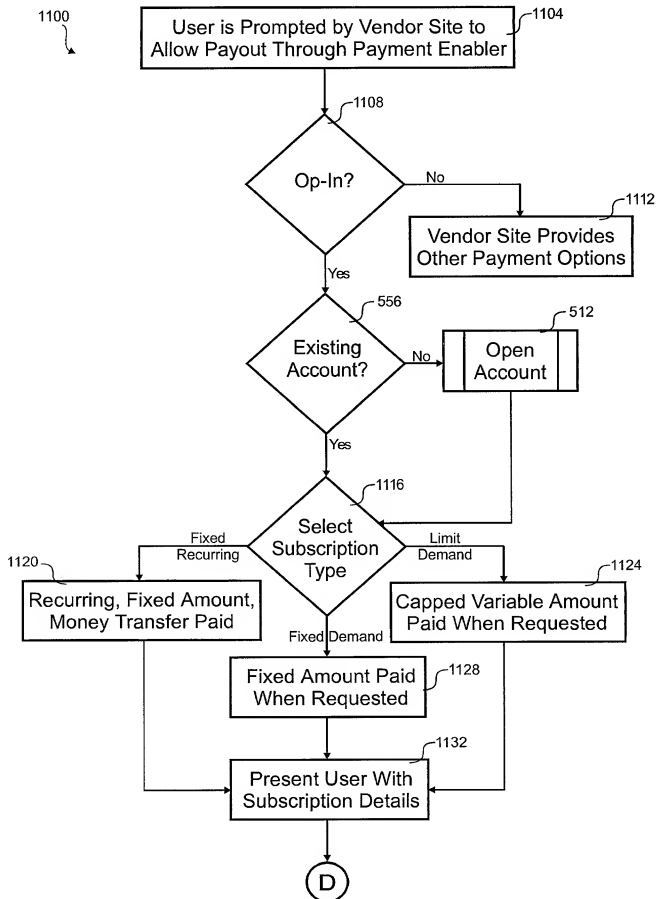


Fig. 11A

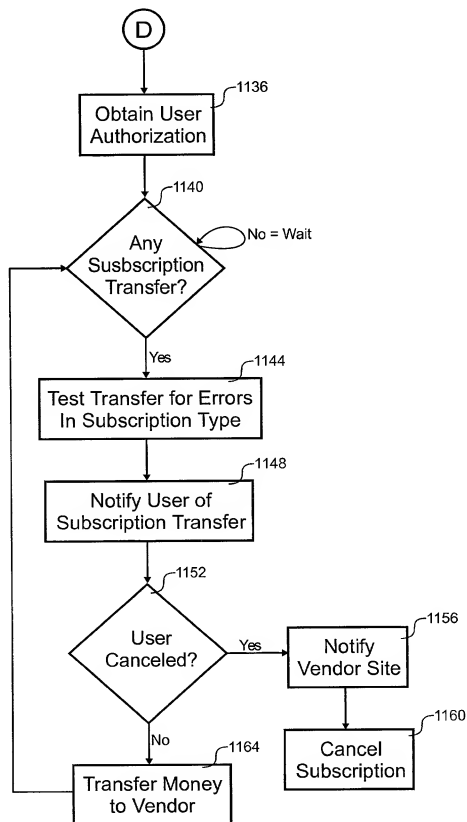


Fig. 11B